

Entered: February 28th, 2025

Signed: February 27th, 2025

**SO ORDERED**

The March 12, 2025 hearing on the motion is cancelled and has been removed from the Court's calendar. Note: This order has been modified from the version submitted by the Debtor.



*Maria Ellena Chavez-Ruark*

MARIA ELLENA CHAVEZ-RUARK  
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(Greenbelt Division)**

In re	)	No. 24-16894 Chapter 13
	)	
Nicholas B Arter, Sr	)	
Debtor.	)	
<hr/>		No. 24-16894 Chapter 13
Nicholas B Arter, Sr	)	
Movant	)	
v.	)	
The Huntington National Bank	)	No. 24-16894 Chapter 13
Respondent	)	

---

**ORDER GRANTING MOTION TO VALUE COLLATERAL AND TO AVOID SECURITY  
INTEREST**

Having considered the debtor's Motion to Value Collateral [Dkt. No. 45] (the "Motion"), and no response being filed thereto, and it appearing that proper notice has been given, pursuant to 11 U.S.C. § 506, it is, by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the value of the collateral securing respondent's claims is determined to be, for purposes of the Motion, \$317,000; and it is further

ORDERED, that the respondent is determined to have, for purposes of the Motion and distributions under the debtor's plan, an allowed secured claim to the extent of \$82,132.05 (i.e., the appraised value of \$317,000 less the amount owed on the first lien of \$234,867.95) and an allowed general unsecured claim for the balance owed to the respondent as set forth in Claim Nos. 4 and 5 filed in the United States Bankruptcy Court for the Eastern District of Virginia before the case was transferred to this Court; and it is further

ORDERED, that at such time as a discharge order is entered pursuant to 11 U.S.C. § 1328 or the debtor completes performance of the debtor's confirmed Chapter 13 Plan in this case, the lien held in favor of respondent on the debtor's interest in the property described as:

BEING KNOWN AND DESIGNATED AS LOT NUMBERED EIGHTY-THREE (83), IN THE SUBDIVISION KNOWN AS "THE VILLAS ON WATERS EDGE AT CEDAR COVE ON THE CHESAPEAKE", PER PLAT THEREOF RECORDED AMONG THE LAND RECORDS OF ST. MARY'S COUNTY, MARYLAND IN PLAT BOOK EWA41, FOLIO 65.

TAX ID#: 08-121141

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN BOOK 3174, PAGE 674 OF THE ST. MARY'S COUNTY, MARYLAND RECORDS.

is avoided to the extent of the respondent's unsecured claim; and it is further

ORDERED, that allowance of the claim of the respondent pursuant to this Order is without prejudice to objection to such claim on other grounds.

cc: Debtor  
Debtor's Counsel  
Chapter 13 Trustee  
Huntington National Bank's Counsel

END OF ORDER